

BANK OF AYUDHYA PUBLIC COMPANY LTD.
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	19,714,796	Deposits	573,379,453
Interbank and money market items (Assets) - net	131,004,831	Interbank and money market items, net	71,991,604
Claims on securities	22,287,600	Liabilities payable on demand	2,272,792
Derivatives assets	5,756,380	Liabilities to deliver securities	22,287,600
Investments - net	75,061,355	Financial liabilities designated at fair value through profit or loss	0
(with obligations Thousand Baht 29,292,902)		Derivatives liabilities	5,400,880
Investments in subsidiaries and associates, net	37,725,960	Debts issued and Borrowings	119,862,104
Loans to customers , net	577,811,034	Bank's liabilities under acceptances	954,402
Accrued interest receivables	976,528	Other liabilities	16,190,674
Customers' liabilities under acceptances	954,402	Total Liabilities	812,339,509
Properties foreclosed, net	6,817,274		
Premises and equipment, net	16,365,043	Shareholders' equity	
Other assets, net	7,594,828	Equity portion 1/	74,543,653
		Other reserves	4,931,414
		Retained Earnings	10,255,455
		Total Shareholders' equity	89,730,522
Total Assets	902,070,031	Total Liabilities and Shareholders' equity	902,070,031

Thousand Baht

Non-Performing Loan 2/ (net) as of 31 March 2011 (Quarterly) 13,551,533

(2.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 March 2011 (Quarterly) 14,200,092

Actual provisioning for loan loss, as of 31 March 2011 (Quarterly) 19,895,170

Loans to related parties 149,872,821

Loans to related asset management companies 10,133,000

Loans to related parties due to debt restructuring 0

Regulatory capital 109,267,531

(Capital adequacy ratio =16.76 percents)

Changes in assets and liabilities this quarter as of 30 April 2011

due to fine from violating the Financial Institution Business Act B.E.2551, Section 0

Contingent liabilities

Avals to bills and guarantees of loans 2,679,747

Liabilities under unmatured import bills 1,358,930

Letters of credit 9,133,635

Other contingencies 92,226,828

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury share

2/ Non-Performing Loans (gross) as of 31 March 2011 (Quarterly) 21,836,232

(3.29 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

For Financial Group

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Re: Consolidated Supervision)

Location of disclosure www.krungsri.com Location of disclosure www.krungsri.com

Date of disclosure April 29, 2011 Date of disclosure April 29, 2011

Information as of December 31, 2010 Information as of December 31, 2010

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

- Signature -

- Signature -

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Mrs. Orawan Sujarittayon

Mr. Mark John Arnold

Executive Vice President, Accounting Division

President and Chief Executive Officer